

Form 147 – ntcnfp1n

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-12965-CMG  
Chapter: 11  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Sean Ragiel  
aka Sean Ragiel  
198 Deer Haven Rd  
Bedminster, NJ 07921-2522

Social Security No.:

xxx-xx-2734

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 11 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 11 plan was entered on February 28, 2024.

IT IS FURTHER NOTICED,

1. The clerk shall close the case 180 days after entry of the order confirming plan. Local Rule 3022-1(a).
2. On motion of a party in interest filed and served within the time period set forth above, the court may for cause extend the time for closing the case. Local Rule 3022-1(c).
3. All applications for allowance of fees and expenses shall be filed within 90 days after entry of a final order confirming plan, or such fees and expenses shall be deemed to be waived. Local Rule 2016-4.

Dated: February 29, 2024

JAN: mjb

Jeanne Naughton  
Clerk

In re:  
Michael Sean Ragiel  
Debtor

Case No. 23-12965-CMG  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 29, 2024

User: admin  
Form ID: 147

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db	Michael Sean Ragiel, 198 Deer Haven Rd, Bedminster, NJ 07921-2522
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Hill Wallack LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
cr	+ Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514
cr	+ c/oLoren L. Speziale Santander Bank N.A., Gross McGinley, LLP, 33 S. Seventh Street, P.O. Box 4060, Allentown, PA 18105-4060
519886627	Carpet Cycle, LLC, 360 W 1st Ave, Roselle, NJ 07203-1001
519886628	Green Tree Servicing LLC, Indecom, 29225 Country Dr, Saint Paul, MN 55101
519886629	+ Green Tree Servicing LLC ISAOA, 345 Saint Peter St, Saint Paul, MN 55102-1213
519886632	NJ Dept of Law & Public Safety, RJ Hughes Complex, 25 Market St, Trenton, NJ 08611-2148
519886634	Pioneer Credit Recovery for SBA, re: Small Business Administration, 26 Edward St, Arcade, NY 14009-1012
519886635	Rubenstein Meyerson Fox Mancinelli PA, 1 Paragon Dr Ste 240, Montvale, NJ 07645-1744
519886637	Sba, 1441 L St NW, Washington, DC 20005-3512
519886638	+ Sovereign Bank n/k/a Santander Bank, Bankruptcy Dept, 601 Penn St, Reading, PA 19601-3563
519886777	+ Stacy Hipp-Ragiel, 198 Deer Haven Rd, Bedminster NJ 07921-2522
519886639	+ Suquesanna Bank, 159 E Hight St, Pottstown, PA 19464-5428
519886640	+ Susquehanna Bank, 159 High St, Pottstown, PA 19464-5428
519886641	Susquehanna BusinessInc, PO Box 639, Maugansville, MD 21767-0639
519886645	U S Small Business Administration, N J District Office, 2 Gateway Ctr Ste 1501, Newark, NJ 07102-5003
519886646	US attorney General, Peter Rodino Fed Bld, 970 Broad St Ste 700, Newark, NJ 07102-2534

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Feb 29 2024 21:21:00	Todd S. Garan, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 29 2024 21:21:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519886625	Email/Text: bankruptcy@bbandt.com	Feb 29 2024 21:21:00	Branch Banking & Trust Co, 223 Nash St W, Wilson, NC 27893-3801
519886626	Email/Text: bankruptcy@bbandt.com	Feb 29 2024 21:21:00	Branch Banking & Trust Company, 200 W Second St, Winston Salem, NC 27102
519886624	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 29 2024 21:19:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519886630	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 29 2024 21:31:50	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369

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519906523	+ Email/Text: RASEBN@raslg.com	Feb 29 2024 21:20:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519886631	Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 29 2024 21:21:00	Loancare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
519886633	Email/Text: bankruptcy@njeda.com	Feb 29 2024 21:22:00	NJ Economic Development Authority, 36 W State St, Trenton, NJ 08608-1213
520029674	+ Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520029675	+ Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
520017829	+ Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
520017830	+ Email/Text: mtgbk@shellpointmtg.com	Feb 29 2024 21:20:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville SC 29603-0826
520154385	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 29 2024 21:20:00	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
519886636	Email/Text: DeftBkr@santander.us	Feb 29 2024 21:22:00	Santander Bank NA, PO Box 12646, Reading, PA 19612-2646
519886642	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 29 2024 21:21:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
519908915	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 29 2024 21:20:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519886643	^ MEBN	Feb 29 2024 21:13:53	U S Attorney General, U S Dept of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
519886644	Email/Text: bankruptcyntices@sba.gov	Feb 29 2024 21:20:00	U S Small Business Administratio, 409 3rd St SW, Washington, DC 20416-0011
519886647	Email/Text: bankruptcyntices@sba.gov	Feb 29 2024 21:20:00	US Small Business Administration, Attn: Bankruptcy, 409 3rd St SW, Washington, DC 20416-0011

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519894183	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
519908916	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Angela Catherine Pattison	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING apattison@hillwallack.com apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Geoffrey P. Neumann	on behalf of Debtor Michael Sean Ragiel geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreybn.127774@notify.bestcase.com
Loren L. Speziale	on behalf of Creditor c/oLoren L. Speziale Santander Bank N.A. lspeziale@grossmcginley.com jkacsur@grossmcginley.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Maria Cozzini	on behalf of Creditor LoanCare LLC mcozzini@sternlav.com
Timothy P. Neumann	on behalf of Debtor Michael Sean Ragiel timothy.neumann25@gmail.com btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11